



Order Filed on September 14,
2016 by Clerk U.S. Bankruptcy
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
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Attorneys for Movant
Bank of America, N.A.

In Re:

Theresa H. Hampshire & Joseph W. Hampshire,

Debtors.

Case No.: 16-20072-JNP

Adv. No.:

Hearing Date: 9/7/16 @ 10:00 a.m.

Judge: Jerrold N. Poslusny

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS'
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: September 14, 2016

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Debtor:

Theresa A. Hampshire & Joseph W. Hampshire

Case No.:

16-20072-JNP

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of America, N.A., holder of a mortgage on real property located at 19 Bradford Place, Blackwood, NJ 08012, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Joseph Rogers, Esquire, attorney for Debtors, Theresa A. Hampshire and Joseph W. Hampshire, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall make post-petition payments in accordance with the terms of the Loss Mitigation Order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to collect any post-petition arrears, including the difference between the contractual monthly payment and the loss mitigation adequate protection payment, in the event loss mitigation negotiations are unsuccessful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors will obtain a modification within the timeframe set forth in the Loss Mitigation Order, or as extended by further Order of the Court; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that during the loss mitigation period, the Chapter 13 Trustee is not to make disbursements on the pre-petition arrearage claim of Secured Creditor; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to any pre-petition arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event a loan modification or other loss mitigation option is not achieved, Debtor shall promptly file a modified plan to otherwise address Secured Creditor's claim, or surrender the subject property; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Joseph W. Hampshire
Theresa A. Hampshire
Debtors

Case No. 16-20072-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2016.

db/jdb +Joseph W. Hampshire, Theresa A. Hampshire, 19 Bradford Place, Turnersville, NJ 08012-1038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc.
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
Joseph J. Rogers on behalf of Debtor Joseph W. Hampshire jjresq@comcast.net,
jjresql@comcast.net
Joseph J. Rogers on behalf of Joint Debtor Theresa A. Hampshire jjresq@comcast.net,
jjresql@comcast.net
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 6